Fill in this information to identify your case:								
Debtor 1	Rudy A. Mummey							
Debtor 2 (Spouse, if filing)								
United States B	Bankruptcy Court for the: Middle District of Pennsylvania							
Case number (if known)	4:17-bk-00833							

Check as directed in lines 17 and 21:								
According to the calculations required by this Statement:								
	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).							
= 2	2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).							
	3. The commitment period is 3 years.							
	4. The commitment period is 5 years.							

■ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part	1:	Calculate Your Average Monthly Income								
1.	What	is your marital and filing status? Check one of	nly.							
	■ No	ot married. Fill out Column A, lines 2-11.								
	□ма	arried. Fill out both Columns A and B, lines 2-11.								
10 the	1(10A) e 6 moi	e average monthly income that you received from all in For example, if you are filing on September 15, the 6-norths, add the income for all 6 months and divide the total own the same rental property, put the income from that	month per al by 6. Fil	iod would I in the re	l be Marc sult. Do n	h 1 through	gh August 31 e any income	I. If the ame amount m	ount of your monthly incom nore than once. For examp	e varied during le, if both
							Column A Debtor 1		Column B Debtor 2 or non-filing spouse	
		gross wages, salary, tips, bonuses, overtime deductions).	, and co	mmissi	ons (bef	ore all	\$	112.42	\$	
		ony and maintenance payments. Do not include nn B is filled in.	e payme	nts from	a spous	e if	\$	0.00	\$	
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.					utions ents,	\$	0.00	\$		
		ncome from operating a business, ession, or farm	Debtor	1						
	Gross	s receipts (before all deductions)	\$	0.00						
	Ordin	ary and necessary operating expenses	-\$	0.00						
	Net m	nonthly income from a business, profession, or fa	rm \$	0.00	Copy I	nere -> S	\$	0.00	\$	
6.	Net in	ncome from rental and other real property	Debtor	1						
	Gross	s receipts (before all deductions)	\$	0.00						
	Ordin	ary and necessary operating expenses	- \$	0.00						
	Net m	nonthly income from rental or other real property	\$	0.00	Copy I	nere -> :	\$	0.00	\$	

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

14. Your current monthly income. Subtract line 13 from line 12.

.

4,431.27

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here=>

Multiply line 15a by 12 (the number of months in a year).

4,431.27

15b. The result is your current monthly income for the year for this part of the form.

53,175.24

x 12

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a.	Debtor 1	Rudy A. Mummey		Case number (if known)	4:17-bk-00833	3
16b. Fill in the number of people in your household. 16c. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a.	16. Ca	Iculate the median family income that applies to	you. Follow these steps): ::		
16c. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determine if U.S.C. § 13226/b/30. Go to Part 3. Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2). On line 39 of that for your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4) 18. Copy your total average monthly income from line 11. \$ 4.4 19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouses income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. \$ 4.431 20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b \$ 4.431 Multiply by 12 (the number of months in a year). \$ 5.3,175 20b. The result is your current monthly income for the year for this part of the form \$ 5.3,175 Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this state	16	a. Fill in the state in which you live.	PA			
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a.	16	o. Fill in the number of people in your household.	1			
17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determine 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S. (25(b)(3)). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2). On line 39 of that for your current monthly income from line 14 above. 20th 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4) 18. Copy your total average monthly income from line 11. 9. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouses in snorm, competing the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 19b. Subtract line 19a from line 18. \$ 4,431 Multiply by 12 (the number of months in a year). 20c. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b Multiply by 12 (the number of months in a year). 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.		To find a list of applicable median income amount instructions for this form. This list may also be available.	s, go online using the lir		\$_	50,501.00
1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2). On line 39 of that for your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4) 18. Copy your total average monthly income from line 11. S 4,4 19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filling with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouses is nome, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. S 4,431 20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b Multiply by 12 (the number of months in a year). X 12 20b. The result is your current monthly income for the year for this part of the form \$ 53,175 20c. Copy the median family income for your state and size of household from line 16c \$ 50,501 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.		a. Line 15b is less than or equal to line 16c. 0				
18. Copy your total average monthly income from line 11. 19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. 19b. Subtract line 19a from line 18. 20c. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form 20c. Copy the median family income for your state and size of household from line 16c. 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	171	1325(b)(3). Go to Part 3 and fill out Calc	ulation of Your Dispos			
19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$ 19b. Subtract line 19a from line 18. \$ 4,431 20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b Multiply by 12 (the number of months in a year). x 12 20b. The result is your current monthly income for the year for this part of the form \$ 53,175 20c. Copy the median family income for your state and size of household from line 16c \$ 50,501 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	Part 3:	Calculate Your Commitment Period Under 11	U.S.C. § 1325(b)(4)			
contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. 19b. Subtract line 19a from line 18. 20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form \$ 53,175 20c. Copy the median family income for your state and size of household from line 16c \$ 50,501 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	18. Co	py your total average monthly income from line	I1.		\$	4,431.27
19b. Subtract line 19a from line 18. 20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b \$ 4,431 Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form 20c. Copy the median family income for your state and size of household from line 16c 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The comming period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	cor spo	ntend that calculating the commitment period under buse's income, copy the amount from line 13.	11 U.S.C. § 1325(b)(4) a	s not filing with you, and you allows you to deduct part of yo		0.00
20. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b Multiply by 12 (the number of months in a year). x 12 20b. The result is your current monthly income for the year for this part of the form \$ 53,175 20c. Copy the median family income for your state and size of household from line 16c \$ 50,501 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commit period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	198	a. If the marital adjustment does not apply, fill in 0 or	i line 19a.		- \$	0.00
20a. Copy line 19b Multiply by 12 (the number of months in a year). x 12 20b. The result is your current monthly income for the year for this part of the form \$ 53,175 20c. Copy the median family income for your state and size of household from line 16c \$ 50,501 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commingeriod is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	191	o. Subtract line 19a from line 18.			\$_	4,431.27
Multiply by 12 (the number of months in a year). x 12 20b. The result is your current monthly income for the year for this part of the form \$ 53,175 20c. Copy the median family income for your state and size of household from line 16c \$ 50,501 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commit period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	20. Ca	Iculate your current monthly income for the year	. Follow these steps:			
20b. The result is your current monthly income for the year for this part of the form 20c. Copy the median family income for your state and size of household from line 16c 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commit period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	20	a. Copy line 19b			\$ _.	4,431.27
20c. Copy the median family income for your state and size of household from line 16c \$ 50,501 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The comming period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.		Multiply by 12 (the number of months in a year).			_	x 12
21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commit period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Part 4: Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	201	o. The result is your current monthly income for the y	rear for this part of the for	orm	\$	53,175.24
Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, <i>The commit period is 3 years</i> . Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.	200	c. Copy the median family income for your state and	size of household from	line 16c		50,501.00
 Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4 commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct. 	21.	How do the lines compare?				
commitment period is 5 years. Go to Part 4. Sign Below By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.			ise ordered by the court	, on the top of page 1 of this fo	orm, check box 3,	The commitment
By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.			nless otherwise ordered	by the court, on the top of page	ge 1 of this form, o	check box 4, The
	Part 4:	Sign Below				
	Ву	signing here, under penalty of perjury I declare that	the information on this	statement and in any attachme	ents is true and co	orrect.
X /s/ Rudy A. Mummey	χ /s	s/ Rudy A. Mummey				

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

If you checked 17a, do NOT fill out or file Form 122C-2.

Date June 15, 2017 MM / DD / YYYY

Fill in this information to identify your case:							
Debtor 1	Rudy A. Mummey						
Debtor 2 (Spouse, if filing	i)						
United States Bankruptcy Court for the: Middle District of Pennsylvania							
Case number (if known)	4:17-bk-00833						

Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/16

To fill out this form, you will need your completed copy of Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form, Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

Part 1:

Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C–1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C–1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

1

National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$ 570.00

7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health car costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Official Form 22C-2

Chapter 13 Calculation of Your Disposable Income

People v	who are under 65 years of age							
•	Out-of-pocket health care allowance per person	\$	54					
	Number of people who are under 65	X	0					
	Subtotal. Multiply line 7a by line 7b.	\$	0.00	Copy here=	:> \$	0.00		
		· —		оору	_	0.00		
People v	who are 65 years of age or older							
7d.	Out-of-pocket health care allowance per person	\$	130					
7e.	Number of people who are 65 or older	X	1					
7f.	Subtotal. Multiply line 7d by line 7e.	\$	130.00	Copy here=	> \$ _	130.00		
_								
7g.	Total. Add line 7c and line 7f		\$	130.00	С	opy total here=>	\$13	0.00
	andards You must use the IRS Local Standards t		'					
	on information from the IRS, the U.S. Trustee Proportion purposes into two parts:	gram has d	ivided the IRS	Local Standar	d for h	ousing for		
	to a section of the control of the c							
Hous	ing and utilities - Insurance and operating expen	ıses						
_	ing and utilities - insurance and operating exper ing and utilities - Mortgage or rent expenses	ises						
■ Hous To answ	ing and utilities - Mortgage or rent expenses ver the questions in lines 8-9, use the U.S. Truste	ee Program				ısing the link s	pecified in t	ne
■ Hous To answ separate	ing and utilities - Mortgage or rent expenses ver the questions in lines 8-9, use the U.S. Truste instructions for this form. This chart may also be	ee Program be available	at the bankrup	otcy clerk's of	fice.		pecified in t	ne
Hous To answ separate B. Hous	ing and utilities - Mortgage or rent expenses ver the questions in lines 8-9, use the U.S. Truste	ee Program be available enses: Usir	e at the bankrup ng the number of	otcy clerk's of	fice.			ne 475.00
House To answ separate B. Hou in th	ing and utilities - Mortgage or rent expenses ver the questions in lines 8-9, use the U.S. Truste instructions for this form. This chart may also busing and utilities - Insurance and operating exp	ee Program be available enses: Usir	e at the bankrup ng the number of	otcy clerk's of	fice.			
House	ing and utilities - Mortgage or rent expenses ver the questions in lines 8-9, use the U.S. Truste instructions for this form. This chart may also busing and utilities - Insurance and operating expense dollar amount listed for your county for insurance	ee Program be available enses: Usir and operati	e at the bankrup ng the number of ng expenses.	otcy clerk's of	fice.			
House House Separate House in the House Ho	ver the questions in lines 8-9, use the U.S. Truste instructions for this form. This chart may also busing and utilities - Insurance and operating expense dollar amount listed for your county for insurance using and utilities - Mortgage or rent expenses: Using the number of people you entered in line 5, 1	ee Program be available enses: Usir and operati fill in the dol es.	e at the bankrup ng the number of ng expenses. lar amount	otcy clerk's off people you er	fice. ntered in	n line 5, fill		
House House Separate House in the House Ho	ring and utilities - Mortgage or rent expenses over the questions in lines 8-9, use the U.S. Trusted instructions for this form. This chart may also be using and utilities - Insurance and operating expense dollar amount listed for your county for insurance using and utilities - Mortgage or rent expenses: Using the number of people you entered in line 5, listed for your county for mortgage or rent expenses.	ee Program be available enses: Usir and operati fill in the dol es. and other de dd all amou	e at the bankrup ng the number of ng expenses. lar amount ebts secured by note that	otcy clerk's off people you er	fice. ntered in	n line 5, fill		
House House Separate House in the House Ho	rer the questions in lines 8-9, use the U.S. Truster instructions for this form. This chart may also be using and utilities - Insurance and operating expine dollar amount listed for your county for insurance using and utilities - Mortgage or rent expenses: Using the number of people you entered in line 5, listed for your county for mortgage or rent expenses. Total average monthly payment for all mortgages at To calculate the total average monthly payment, accontractually due to each secured creditor in the 60	ee Program be available enses: Usir and operati fill in the dol es. and other de dd all amou 0 months af	e at the bankrup ng the number of ng expenses. lar amount ebts secured by note that	otcy clerk's off people you er	fice. ntered in	n line 5, fill		
House House Separate House in the House Ho	rer the questions in lines 8-9, use the U.S. Truster instructions for this form. This chart may also be instructions for this form. This chart may also be using and utilities - Insurance and operating expine dollar amount listed for your county for insurance using and utilities - Mortgage or rent expenses: Using the number of people you entered in line 5, to listed for your county for mortgage or rent expenses. Total average monthly payment for all mortgages at a contractually due to each secured creditor in the 6th for bankruptcy. Next divide by 60.	ee Program be available enses: Usir and operati fill in the dol es. and other de dd all amou 0 months af	e at the bankrup ng the number of ng expenses. lar amount ebts secured by nts that are ter you file rage monthly	otcy clerk's off people you er	fice. ntered in	n line 5, fill		
House House Separate House in the House Ho	sing and utilities - Mortgage or rent expenses over the questions in lines 8-9, use the U.S. Trustee instructions for this form. This chart may also be using and utilities - Insurance and operating expense dollar amount listed for your county for insurance using and utilities - Mortgage or rent expenses: Using the number of people you entered in line 5, listed for your county for mortgage or rent expenses. Total average monthly payment for all mortgages at To calculate the total average monthly payment, accontractually due to each secured creditor in the 6d for bankruptcy. Next divide by 60.	ee Program be available enses: Usir and operati fill in the dol es. and other de dd all amou 0 months af	e at the bankrup ng the number of ng expenses. lar amount ebts secured by nts that are ter you file rage monthly nent	otcy clerk's off people you er	fice. ntered in	n line 5, fill		
House House Separate House in the House Ho	sing and utilities - Mortgage or rent expenses over the questions in lines 8-9, use the U.S. Trustee instructions for this form. This chart may also be using and utilities - Insurance and operating expense dollar amount listed for your county for insurance using and utilities - Mortgage or rent expenses: Using the number of people you entered in line 5, to listed for your county for mortgage or rent expenses. Total average monthly payment for all mortgages at a contractually due to each secured creditor in the 6th for bankruptcy. Next divide by 60. Name of the creditor PNC Bank	ee Program be available enses: Usir and operati fill in the dol es. and other de dd all amou 0 months af Aver payr	e at the bankrup ng the number of ng expenses. lar amount ebts secured by nts that are ter you file rage monthly nent 954.22	otcy clerk's off people you er your home.	fice. ntered in	n line 5, fill		475.00
House House Separate House in the House Ho	sing and utilities - Mortgage or rent expenses over the questions in lines 8-9, use the U.S. Trustee instructions for this form. This chart may also be using and utilities - Insurance and operating expense dollar amount listed for your county for insurance using and utilities - Mortgage or rent expenses: Using the number of people you entered in line 5, to listed for your county for mortgage or rent expenses. Total average monthly payment for all mortgages at a contractually due to each secured creditor in the 6th for bankruptcy. Next divide by 60. Name of the creditor PNC Bank	ee Program be available enses: Usin and operati fill in the dol es. and other de dd all amou 0 months af Aver payr \$\$	e at the bankrup ng the number of ng expenses. lar amount ebts secured by nts that are ter you file rage monthly nent 954.22	otcy clerk's off people you er	fice. ntered in	n line 5, fill		475.00
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Hous To answ separate 3. Hou in th 9. Hou 9a.	sing and utilities - Mortgage or rent expenses over the questions in lines 8-9, use the U.S. Trustee instructions for this form. This chart may also be using and utilities - Insurance and operating expense dollar amount listed for your county for insurance using and utilities - Mortgage or rent expenses: Using the number of people you entered in line 5, listed for your county for mortgage or rent expenses. Total average monthly payment for all mortgages at To calculate the total average monthly payment, accontractually due to each secured creditor in the 6d for bankruptcy. Next divide by 60. Name of the creditor PNC Bank 9b. Total average monthly payment. 9b. Total average monthly payment.	ee Program be available enses: Usin and operati fill in the dol es. and other de dd all amou 0 months af Aver payr \$\$ \$ \$ nt \$ \$	e at the bankrup ng the number of ng expenses. lar amount ebts secured by nts that are ter you file rage monthly nent 954.22 250.17 1,204.39	otcy clerk's off people you er your home.	fice. htered in	798.00 1,204.39	Repeat this	475.00
Hous To answ separate 3. Hou in th 9. Hou 9a.	sing and utilities - Mortgage or rent expenses over the questions in lines 8-9, use the U.S. Trusted instructions for this form. This chart may also be using and utilities - Insurance and operating expense dollar amount listed for your county for insurance using and utilities - Mortgage or rent expenses: Using the number of people you entered in line 5, listed for your county for mortgage or rent expenses. Total average monthly payment for all mortgages at To calculate the total average monthly payment, accontractually due to each secured creditor in the 6d for bankruptcy. Next divide by 60. Name of the creditor PNC Bank 9b. Total average monthly payment	ee Program be available enses: Usin and operati fill in the dol es. and other de dd all amou 0 months af Aver payr \$\$ nt s rom line 9a	e at the bankrup ng the number of ng expenses. lar amount ebts secured by nts that are ter you file rage monthly nent 954.22 250.17 1,204.39	otcy clerk's off people you er your home.	fice. htered in	798.00 1,204.39	Repeat this on line 33a.	475.00

Explain why:

Chapter 13 Calculation of Your Disposable Income

Debtor 1	Rudy A. Mummey		Case number (if known)	4:17-bk-00833	
11.	Local transportation expenses: Check the number of vehic	cles for which you claim	an ownership or ope	erating expense.	
	□ 0. Go to line 14.				
	■ 1. Go to line 12.				
	☐ 2 or more. Go to line 12.				
12.	Vehicle operation expense: Using the IRS Local Standards operating expenses, fill in the <i>Operating Costs</i> that apply for				251.00
13.	Vehicle ownership or lease expense: Using the IRS Local You may not claim the expense if you do not make any loan more than two vehicles.				
Vel	hicle 1 Describe Vehicle 1: 2013 Jeep Wrangler 68 Road, Lewisburg PA 1		: 1025 Fairground		
13a.	Ownership or leasing costs using IRS Local Standard		. \$ 471.	.00	
13b.	Average monthly payment for all debts secured by Vehicle 1. Do not include costs for leased vehicles.				
	To calculate the average monthly payment here and on line are contractually due to each secured creditor in the 60 mont bankruptcy. Then divide by 60.		at		
	Name of each creditor for Vehicle 1	Average monthly payment			
	Citizen's Auto Finance	\$\$			
	Total Average Monthly Payment	\$368.17	Copy here => -\$	Repeat this amount on line 33b.	
13c.	Net Vehicle 1 ownership or lease expense			Copy net	
	Subtract line 13b from line 13a. if this number is less than \$0	, enter \$0	\$102	.83 Vehicle 1 expense here => \$ _	102.83
Vel	hicle 2 Describe Vehicle 2:				
13d.	Ownership or leasing costs using IRS Local Standard		. \$0	.00	
13e.	Average monthly payment for all debts secured by Vehicle 2 leased vehicles.	. Do not include costs fo	or		
	Name of each creditor for Vehicle 2	Average monthly payment			
		\$			
	Total average monthly payment	\$	Copy here => -\$	0.00 Repeat this amount on line 33c.	
13f.	Net Vehicle 2 ownership or lease expense Subtract line 13e from line 13d. if this number is less than \$0	, enter \$0		Copy net Vehicle 2 expense here => \$	0.00
14.	Public transportation expense: If you claimed 0 vehicles Public Transportation expense allowance regardless of vehicles.			, fill in the	0.00
15.	Additional public transportation expense: If you claimed also deduct a public transportation expense, you may fill in word claim more than the IRS Local Standard for <i>Public Trans</i>	hat you believe is the a			0.00

Chapter 13 Calculation of Your Disposable Income

Oth		n addition to the expense d he following IRS categories		s listed above,	you are allowed your monthly expenses	for			
16.	6. Taxes: The total monthly amount that you will actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. Do not include real estate, sales, or use taxes.						691.96		
17.	Involuntary deductions: Th		uctions th	at your job red	quires, such as retirement				
	contributions, union dues, an Do not include amounts that		o, such a	s voluntary 40	1(k) contributions or payroll savings.	\$	0.00		
18.	3. Life Insurance: The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.						0.00		
19.	Court-ordered payments: T administrative agency, such a Do not include payments on	as spousal or child support	payment	s.	by the order of a court or You will list these obligations in line 35.	\$	0.00		
20.	Education: The total monthly				· ·				
_0.	as a condition for your job	, , , ,	adodiio.						
	for your physically or men	tally challenged dependent	child if n	o public educa	ation is available for similar services.	\$	0.00		
21.	Childcare: The total monthly Do not include payments for				sitting, daycare, nursery, and preschool.	\$	0.00		
22.	 Additional health care expenses, excluding insurance costs: The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. 						0.00		
	Payments for health insurance	•		•		\$			
20.	23. Optional telephone and telephone services: The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted.						0.00		
24.	Add all of the expenses allowed Add lines 6 through 23.	owed under the IRS expe	nse allov	vances.		\$	2,220.79		
Add	ditional Expense Deductions	These are additional de Note: Do not include a							
25.					ses. The monthly expenses for health ly necessary for yourself, your spouse, o	r			
	Health insurance		\$	393.00					
	Disability insurance		\$	0.00	, 				
	Health savings account + \$								
	Health savings account	+	\$	0.00	٦				
	Health savings account Total	+	\$ \$	393.00	Copy total here=>	\$	393.00		
	Total Do you actually spend this to	tal amount?	·		Copy total here=>	\$	393.00		
	Total	tal amount?	·		Copy total here=>	\$	393.00		
26.	Total Do you actually spend this to No. How much do you Yes Continued contributions to continue to pay for the reason	tal amount? u actually spend? the care of household or nable and necessary care a f your immediate family wh	\$s family rand suppo is unab	393.00 nembers. The ort of an elder ole to pay for so	e actual monthly expenses that you will ly, chronically ill, or disabled member of uch expenses. These expenses may	\$	393.00		
	Total Do you actually spend this to No. How much do you Yes Continued contributions to continue to pay for the reason your household or member of include contributions to an action of the protection against family visions.	tal amount? u actually spend? the care of household or nable and necessary care a f your immediate family wh count of a qualified ABLE p iolence. The reasonably ne	\$s family rand suppo is unaborogram.	nembers. The ort of an elder le to pay for si 26 U.S.C. § 5. monthly experi	e actual monthly expenses that you will ly, chronically ill, or disabled member of uch expenses. These expenses may				

Chapter 13 Calculation of Your Disposable Income

page 4

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Debtor 1	Rudy A. Mummey		Case number (if ki	nown)	4:17	'-bk-0	083	3	
	3. Additional home energy costs. Your home energy costs are included in your insurance and operating expenses on line 8.								
	If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs								
	You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.							\$	0.00
	29. Education expenses for dependent children who are younger than 18. The monthly expenses (not more than \$160.42* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.								
	You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.								
	* Subject to adjustment on 4/01/19, and eve	ry 3 years after that for cases begun on or	after the date	e of a	djustme	ent.	(\$	0.00
	Additional food and clothing expense. The higher than the combined food and clothing than 5% of the food and clothing allowances	allowances in the IRS National Standards							
	To find a chart showing the maximum additi instructions for this form. This chart may als			sepa	rate				
	You must show that the additional amount of	laimed is reasonable and necessary.					,	\$	19.00
	Continuing charitable contributions. The instruments to a religious or charitable organization		e in the form o	of cas	h or fina	ancial			
	Do not include any amount more than 15%	of your gross monthly income.					,	\$	10.00
	Add all of the additional expense deducti Add lines 25 through 31.	ons.					\$		422.00
Dedu	uctions for Debt Payment								
33. F	or debts that are secured by an interest i	n property that you own, including hom	ne mortgages	s, veh	icle				
	pans, and other secured debt, fill in lines	· ·							
	o calculate the total average monthly payme reditor in the 60 months after you file for bar		due to each s	ecure	ed				
	Mortgages on your home							erage yment	monthly
33a.	Copy line 9b here					=>	\$_	1	,204.39
	Loans on your first two vehicles								
33b.	Copy line 13b here					=>	\$_		368.17
33c.	Copy line 13e here					=>	\$_		0.00
33d.	List other secured debts:								
Nam	e of each creditor for other secured debt	Identify property that secures the debt		incl	es paym ude tax nsuranc	es			
					No				
	-NONE-				Yes		\$		
					No		_		
							\$_		
					No				
					Yes	+	\$		
							Ī		
33e	Total average monthly payment. Add lines	33a through 33d	\$	1,57	2.56	Copy total here=	:>	\$	1,572.56

Chapter 13 Calculation of Your Disposable Income

page 5

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Copy line 24, All of the expenses allowed under IRS expense allowances	\$	2,220.79
Copy line 32, All of the additional expense deductions	\$	422.00
Copy line 37, All of the deductions for debt payment	+\$	1,572.56

roiiii	Lille	Reason for change	Date of change	decrease?	Amount of change
☐ 122C-1				☐ Increase	
☐ 122C-2				☐ Decrease	\$
☐ 122C-1				☐ Increase	
□ 122C-2				☐ Decrease	\$
☐ 122C-1				☐ Increase	
☐ 122C-2				☐ Decrease	\$
☐ 122C-1				☐ Increase	
☐ 122C-2				☐ Decrease	\$

Chapter 13 Calculation of Your Disposable Income

Debtor 1	Rudy A. Mummey	Case number (if known)	4:17-bk-00833
	_		
Part 4:	Sign Below		
	By signing here, under penalty of perjury you declare that the information	ation on this statement and in any atta	achments is true and correct.
X	/s/ Rudy A. Mummey		
	Rudy A. Mummey Signature of Debtor 1		
	Signature of Deptor 1		

Date <u>June 15, 2017</u> MM / DD / YYYY

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 09/01/2016 to 02/28/2017.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Landmark Tours & Promotions, Inc.

Income by Month:

6 Months Ago:	09/2016	\$403.75
5 Months Ago:	10/2016	\$270.75
4 Months Ago:	11/2016	\$0.00
3 Months Ago:	12/2016	\$0.00
2 Months Ago:	01/2017	\$0.00
Last Month:	02/2017	\$0.00
	Average per month:	\$112.42

Line 9 - Pension and retirement income

Source of Income: PSERS

Constant income of \$4,318.85 per month.

Non-CMI - Social Security Act Income Source of Income: Social Security

Constant income of \$1,606.00 per month.